

**Information to identify the case:**

Debtor 1	<u>William L. Martin Jr.</u>	Social Security number or ITIN	xxx-xx-1977
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Angela L. Potts-Martin</u>	Social Security number or ITIN	xxx-xx-3987
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-21511-JNP			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William L. Martin Jr.

Angela L. Potts-Martin

8/6/20

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
William L. Martin, Jr.  
Angela L. Potts-Martin  
DebtorsCase No. 17-21511-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 78

Date Rcvd: Aug 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2020.

db +William L. Martin, Jr., 270 Route 45, Mannington, NJ 08079-2046  
jdb +Angela L. Potts-Martin, 172 East 10th Ave, Pinehill, NJ 08021-6308  
cr +American Honda Finance Corporation, administrator, P.O. Box 168088, Irving, TX 75016-8088  
r +Jordan Hess, Exit Homestead Realty Professional, 1070 E. Chestnut Avenue,  
Vineland, NJ 08360-5843

516865578 +ACE Service Agency, PO Box 392, Cherry Hill, NJ 08003-0392  
516865581 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, PO Box 65507, Wilmington, DE 19808)

516865584 +ARS, PO Box 459079, Fort Lauderdale, FL 33345-9079  
516865579 +Advocare, PO Box 3001 D06, Voorhees, NJ 08043-0598  
516865580 Advocare, P.O. Box 3001, Voorhees, NJ 08043-0598  
516865583 +Apex, 2501 Oregon Pike Suite 102, Lancaster, PA 17601-4890  
516865585 +Ars Account Resolution, 1643 Harrison PKWY, Ste 100, Fort Lauderdale, FL 33323-2857  
516865588 CAC Financial Corp, 2601 NW Expressway Suite 1000 East, Oklahoma City, OK 73112-7236  
517025192 CACH, LLC its successors and assigns as assignee, of Avant, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587

516901763 Ditech Financial LLC, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206,  
Westmont, NJ 08108

516865599 +Einstein Healthcare Network, PO Box 780003, Philadelphia, PA 19178-0003  
516865601 +Financial Recoveries, 200 E Park Drive Ste 100, Mount Laurel, NJ 08054-1297  
516865604 +Grimley Financial, 30 Washington Avenue, C/O Einstein Practice Plan,  
Haddonfield, NJ 08033-3341

518551229 +John R. Morton, Jr., Esquire, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3124  
516865611 Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
516865612 Kennedy Medical Group, PO Box 95000, Philadelphia, PA 19195-0001  
516865613 +LIG Recovery Management, 3245 Main St., Frisco, TX 75034-4411  
516865614 +Lyons Doughty & Veldhuis, 136 Gaither Drive, Suite 100, Mt. Laurel, NJ 08054-2239  
516865619 +Natalie Stacchini, 102 N Evergreen Ave, Longport, NJ 08403-1428  
516865620 Northstar Location Services, 4285 Genesee St, Attn Financial Services Dept,  
Cheektowaga, NY 14225-1943

516865621 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex,  
Trenton, NJ 08625-0112

516865622 Penn Medicine, P.O. Box 824406, Philadelphia, PA 19182-4406  
516865623 Penn Valley Anes Assoc, PO Box 1742, Princeton, NJ 08540  
516865624 Pressler & Pressler, LLP, 7 Entin Rd, Parsippany NJ, NJ 07054-5020  
516873115 +RANOCAS ANESTHESIOLOGY, C/O ANDREW SKLAR, ESQUIRE, 1200 LAUREL OAK RD, SUITE 102,  
VOORHEES NJ 08043-4317

516865625 +Radiology Assc Of New Jersey, PC, 280745 Network Place, Chicago, IL 60673-0001  
516865627 +Rancocas Anestgesiology, PO Box 4640, Rutherford, NJ 07070-0464  
516865628 +Reconstructive Orthopedics PA, 4 Eves Dr, Building A, Suite 100, Marlton, NJ 08053-3195  
516865629 +Resource MS Stoneybrook NJ MFP LLC, 801 Cooper St., Woodbury, NJ 08096-2520  
516865630 +Rowan Medicine, PO Box 635, Bellmawr, NJ 08099-0635  
516865634 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State Of New Jersey, P.O. Box 245,  
Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)

516865631 +Schlee & Stillman, LLC, 50 Tower Office Park, Woburn, MA 01801-2113  
516865632 +Sklar Law, LLC, 1200 Laurel Oak Rd, Ste 102, Voorhees, NJ 08043-4317  
516865633 +South Jersey Gastroenterology, 406 Lippincott Drive Suite E, Marlton, NJ 08053-4168  
516865635 Summit Surgical Center, LLC, PO Box 80632, Bellmawr, NJ 08099-6032  
516865638 +The Endo Center At Voorhees, 2301 E Evesham Rd Ste 216 Bldg 800, Voorhees, NJ 08043-4509  
516865639 +Thomas And Cook, PO Box 598, 23 Newton Avenue, Woodbury, NJ 08096-4608  
516865640 +Virtua Health, P O BOX 6007, Bellmawr, NJ 08099  
516865642 ++WEST JERSEY ANESTHESIA ASSOCIATES PA, 1000 WHITE HORSE ROAD SUITE 204,  
VOORHEES NJ 08043-4408  
(address filed with court: West Jersey Anesthesia Assoc, 102 E Centre Blvd,  
Marlton, NJ 8053)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 07 2020 00:28:00 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 07 2020 00:27:56 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235516879349 EDI: HNDA.COM Aug 07 2020 03:53:00 American Honda Finance Corporation, PO Box 168088,  
Irving, TX 75016-8088516865605 EDI: HNDA.COM Aug 07 2020 03:53:00 Honda Financial Services, P.O. Box 1844,  
Alpharetta, GA 30023-1844516865582 +EDI: HNDA.COM Aug 07 2020 03:53:00 American Honda Finance, 200 Continental Drive,  
Newark, DE 19713-4336516865586 +E-mail/Text: bk@avant.com Aug 07 2020 00:28:25 Avant Inc, 640 N Lasalle Dr. Ste 545,  
Chicago, IL 60654-3731

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User: admin  
Form ID: 3180W

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Total Noticed: 78

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516865587 EDI: TSYS2.COM Aug 07 2020 03:53:00 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803

516865589 +E-mail/PDF: resurgentbknottifications@resurgent.com Aug 07 2020 00:34:38 CACH, LLC, 4340 S Monaco St Unit 2, Denver, CO 80237-3485

516865590 E-mail/Text: clientrep@capitalcollects.com Aug 07 2020 00:28:41 Capital Collection Service, PO Box 150, West Berlin, NJ 08091-0150

516865591 E-mail/Text: clientrep@capitalcollects.com Aug 07 2020 00:28:41 Capital Collection Services, P.O. Box 150, West Berlin, NJ 08091-0150

516865592 +EDI: CAPITALONE.COM Aug 07 2020 03:53:00 Capital One, PO Box 30281, Salt Lake, UT 84130-0281

516911632 EDI: CAPITALONE.COM Aug 07 2020 03:53:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

516865594 EDI: RMSC.COM Aug 07 2020 03:53:00 CareCredit, PO Box 960061, Orlando, FL 32896-0061

516865595 +E-mail/Text: bankruptcy@cavps.com Aug 07 2020 00:28:12 Cavalry Portfolio Service, 500 Summit Lake, Valhalla, NY 10595-2322

517058648 +E-mail/Text: bankruptcy@cavps.com Aug 07 2020 00:28:12 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

516865597 +E-mail/Text: mediamanagers@clientservices.com Aug 07 2020 00:27:13 Client Services Inc, 3451 Harry S Truman Blvd, St Charles, MO 63301-9816

516865598 +E-mail/Text: eggssupportservices@alorica.com Aug 07 2020 00:28:07 EGS Financial Care Inc, PO Box 1020, Dept 806, Horsham, PA 19044-8020

516865600 E-mail/Text: bknotice@ercbpo.com Aug 07 2020 00:28:03 ERC, PO Box 23870, Jacksonville, FL 32241-3870

516865603 +E-mail/PDF: resurgentbknottifications@resurgent.com Aug 07 2020 00:34:09 Freshview, 6300 S Syracuse Way, Suite 200, Englewood, CO 80111-6722

516865607 +EDI: IIC9.COM Aug 07 2020 03:53:00 IC System, PO Box 64378, St Paul, MN 55164-0378

516865606 +EDI: IIC9.COM Aug 07 2020 03:53:00 IC System, PO Box 64378, Saint Paul, MN 55164-0378

516865609 EDI: IRS.COM Aug 07 2020 03:53:00 IRS, PO Box 725, Special Procedures Function, Springfield, NJ 7081

516865596 EDI: JPMORGANCHASE Aug 07 2020 03:53:00 Chase, P.O. Box 15298, Wilmington, DE 19886-5153

516865615 +EDI: MID8.COM Aug 07 2020 03:53:00 Midland Credit Management, 8875 Aero Drive, San Diego, CA 92123-2255

516865616 +EDI: MID8.COM Aug 07 2020 03:53:00 Midland Funding, 8875 Aero Dr, Ste 200, San Diego, CA 92123-2255

517070826 +EDI: MID8.COM Aug 07 2020 03:53:00 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

517082020 EDI: PRA.COM Aug 07 2020 03:53:00 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541

517086708 EDI: PRA.COM Aug 07 2020 03:53:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541

517060128 +EDI: JEFFERSONCAP.COM Aug 07 2020 03:53:00 Premier Bankcard LLC, Jefferson Capital Systems LLC Assignee, PO Box 7999, St Cloud MN 56302-7999

516865636 EDI: RMSC.COM Aug 07 2020 03:53:00 Synch/Amazon, PO Box 965036, Orlando, FL 32896-5036

516865637 +EDI: RMSC.COM Aug 07 2020 03:53:00 Synch/Sams Club, PO Box 865005, Orlando, FL 32896-0001

516866205 +EDI: RMSC.COM Aug 07 2020 03:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

516974826 EDI: AIS.COM Aug 07 2020 03:53:00 Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

516978062 +EDI: AIS.COM Aug 07 2020 03:53:00 Verizon by American InfoSource LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901

516865641 +EDI: RMSC.COM Aug 07 2020 03:53:00 Walmart, P.O. Box 965036, Orlando, FL 32896-5036

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518551228\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance Corporation, P.O. Box 168088, Irving, TX 75016)

516865593\* +Capital One, PO Box 30281, Salt Lake, UT 84130-0281

517058649\* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

516865602\* +Financial Recoveries, 200 E Park Drive Ste 100, Mount Laurel, NJ 08054-1297

516865608\* IRS, PO Box 744, Springfield, NJ 07081-0744

516865610\* +Irs, P.O. Box 7346, Philadelphia, PA 19101-7346

516865617\* +Midland Funding, 8875 Aero Dr, Ste 200, San Diego, CA 92123-2255

516865626\* +Radiology Assc Of New Jersey, PC, 280745 Network Place, Chicago, IL 60673-0001

516865618 ##Monarch Recovery Management, 10965 Decatur Road, Philadelphia, PA 19154-3210

TOTALS: 0, \* 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 08, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation, administrator  
for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Seymour Wasserstrum on behalf of Debtor William L. Martin, Jr. mylawyer7@aol.com,  
ecf@seymourlaw.net;r47769@notify.bestcase.com  
Seymour Wasserstrum on behalf of Joint Debtor Angela L. Potts-Martin mylawyer7@aol.com,  
ecf@seymourlaw.net;r47769@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7